

5. RIBA IN HADITH

A. General

1. From Jabir: The Prophet (Allah bless him and give him peace), may cursed the receiver and the payer of interest, the one who records it and the two witnesses to the transaction and said: “They are all alike [in guilt]” (Muslim, Kitab al-Musaqat, Bab la'ni akili al-Riba wa mu'kilihi; also in Tirmidhi and Musnad Ahmad).
2. Jabir ibn 'Abdallah, giving a report on the Prophet's (Allah bless him and give him peace) Farewell Pilgrimage, said: The Prophet (Allah bless him and give him peace), addressed the people and said, “All of the Riba of Jahiliyyah is annulled. The first Riba that I annul is our Riba, that accruing to 'Abbas ibn 'Abd al-Muttalib [the Prophet's uncle]; it is being cancelled completely” (Muslim, Kitab al-Hajj, Bab Hajjati al-Nabi).
3. From 'Abdallah ibn Hanzalah: The Prophet (Allah bless him and give him peace) said, “A dirham of Riba which a man receives knowingly is worse than committing adultery thirty-six times” (Mishkat al-Masabih, Kitab al-Buyu', Bab al-Riba, on the authority of Ahmad and Daraqutni). Bayhaqi has also reported the above hadith in Shu'ab al-iman with the addition that, “Hell befits him whose flesh has been nourished by the unlawful.”
4. From Abu Hurayrah: The Prophet (Allah bless him and give him peace) said, “On the night of Ascension I came upon people whose stomachs were like houses with snakes visible from the outside. I asked Gabriel who they were. He replied that they were people who had received interest” (Ibn Majah, Kitab al-Tijarat, Bab al-taghlizi fi al-Riba; also in Musnad Ahmad).
5. From Abu Hurayrah: The Prophet (Allah bless him and give him peace) said, “Riba has seventy segments, the least serious being equivalent to a man committing adultery with his own mother” (Ibn Majah).
6. From Abu Hurayrah: The Prophet (Allah bless him and give him peace) said, “There will certainly come a time for mankind when everyone will take Riba and if he does not do so, its dust will reach him” (Abu Dawud, Kitab al-Buyu', Bab fi ijtinabi al-shubuhah; also in Ibn Majah).
7. From Abu Hurayrah: The Prophet (Allah bless him and give him peace) said, “God would be justified in not allowing four persons to enter paradise or to taste its blessings: he who drinks habitually, he who takes Riba, he who usurps an orphan's property without right, and he who is undutiful to his parents” (Mustadrak al-Hakim, Kitab al-Buyu').

B. Riba an Nasiyah

1. From Usamah ibn Zayd: The Prophet (Allah bless him and give him peace) said, "There is no Riba except in Nasiyah [waiting]." (Bukhari, Kitab al-Buyu', Bab Bay' al-dinari bi al-dinar nasa'an; also Muslim and Musnad Ahmad) "There is no Riba in hand-to-hand [spot] transactions" (Muslim, Kitab al-Musaqat, Bah bay'i al-ta'ami mithlan bi mithlin; also in Nasa'i).
2. From Ibn Mas'ud: The Prophet (Allah bless him and give him peace) said, "Even when interest is much, it is bound to end up into paltriness" (Ibn Majah, Kitab al-Tijarat, Bab al-taghlizi fi al-Riba; also in Musnad Ahmad).
3. From Anas ibn Malik: The Prophet (Allah bless him and give him peace) said, "When one of you grants a loan and the borrower offers him a dish, he should not accept it; and if the borrower offers a ride on an animal, he should not ride, unless the two of them have been previously accustomed to exchanging such favours mutually" (Sunan al-Bayhaqi, Kitab al-Buyu', Bab kulli qardin jarra manfa'atan fa huwa Riban).
4. From Anas ibn Malik: The Prophet (Allah bless him and give him peace) said, "If a man extends a loan to someone he should not accept a gift" (Mishkat, on the authority of Bukhara's Tarikh and Ibn Taymiyyah's al-Muntaqa).
5. From Abu Burdah ibn Abi Musa: I came to Madinah and met 'Abdallah ibn Salam who said, "You live in a country where Riba is rampant; hence if anyone owes you something and presents you with a load of hay, or a load of barley, or a rope of straw, do not accept it for it is Riba" (Mishkat, reported on the authority of Bukhari).
6. Fadalah ibn 'Ubayd said that "The benefit derived from any loan is one of the different aspects of Riba" (Sunan al-Bayhaqi). This hadith is mawquf implying that it is not necessarily from the Prophet (Allah bless him and give him peace); it could be an explanation provided by Fadalah himself, a companion of the Prophet (Allah bless him and give him peace).

C. Riba al-Fadl

1. From 'Umar ibn al-Khattab: The last verse to be revealed was on Riba and the Prophet (Allah bless him and give him peace) was taken without explaining it to us; so give up not only Riba but also raibah [whatever raises doubts in the mind about its rightfulness] (Ibn Majah).
2. The Prophet (Allah bless him and give him peace) said, "Sell gold in exchange of equivalent gold, sell silver in exchange of equivalent silver, sell dates in exchange of equivalent dates, sell wheat in exchange of equivalent wheat, sell salt in exchange of equivalent salt, sell barley in exchange of equivalent barley, but if a person transacts in excess, it will be usury (Riba). However, sell gold for silver anyway you please on the condition it is hand-to-hand (spot) and sell barley for date anyway you please on the condition it is hand-to-hand (spot)."

3. From Abu Sa'id al-Khudri: The Prophet (Allah bless him and give him peace) said, "Do not sell gold for gold except when it is like for like, and do not increase one over the other; do not sell silver for silver except when it is like for like, and do not increase one over the other; and do not sell what is away [from among these] for what is ready" (Bukhari, Kitab al-Buyu', Bab bay'i al-fiddati bi al-fiddah; also Muslim, Tirmidhi, Nasa'i and Musnad Ahmad).
4. From 'Ubada ibn al-Samit: The Prophet (Allah bless him and give him peace) said, "Gold for gold, silver for silver, wheat for wheat, barley for barley, dates for dates, and salt for salt - like for like, equal for equal, and hand-to-hand; if the commodities differ, then you may sell as you wish, provided that the exchange is hand-to-hand" (Muslim, Kitab al-Musaqat, Bab al-sarfi wa bay'i al-dhahabi bi al-waraqī naqdan; also in Tirmidhi).
5. From Abu Sa'id al-Khudri: The Prophet (Allah bless him and give him peace) said, "Gold for gold, silver for silver, wheat for wheat, barley for barley, dates for dates, and salt for salt - like for like, and hand-to-hand. Whoever pays more or takes more has indulged in Riba. The taker and the giver are alike [in guilt]" (Muslim, ibid; and Musnad Ahmad).
6. From Abu Sa'id and Abu Hurayrah: A man employed by the Prophet (Allah bless him and give him peace) in Khaybar brought for him janibs [dates of very fine quality]. Upon the Prophet's (Allah bless him and give him peace) asking him whether all the dates of Khaybar were such, the man replied that this was not the case and added that "they exchanged a sa' [a measure] of this kind for two or three [of the other kind]." The Prophet (Allah bless him and give him peace) replied "Do not do so. Sell [the lower quality dates] for dirhams and then use the dirhams to buy janibs. [When dates are exchanged against dates] they should be equal in weight" (Bukhari, Kitab al-Buyu', Bab idha arada bay'a tamrin bi tamrin khayrun minhu; also Muslim and Nasa'i).
7. From Abu Sa'id: Bilal brought to the Prophet (Allah bless him and give him peace) some barni [good quality] dates whereupon the Prophet (Allah bless him and give him peace) asked him where these were from. Bilal replied, "I had some inferior dates which I exchanged for these - two sa's for a sa." The Prophet (Allah bless him and give him peace) said, "Oh no, this is exactly Riba. Do not do so, but when you wish to buy, sell the inferior dates against something [cash] and then buy the better dates with the price you receive" (Muslim, Kitab al-Musaqat, Bab al-ta'ami mithlan bi mithlin; also Musnad Ahmad).
8. From Fadalah ibn 'Ubayd al-Ansari: On the day of Khaybar he bought a necklace of gold and pearls for twelve dinars. On separating the two, he found that the gold itself was equal to more than twelve dinars. So he mentioned this to the Prophet (Allah bless him and give him peace), who replied, "It [jewellery] must not be sold until the contents have been valued separately" (Muslim, Kitab al-Musaqat, Bab bay'i al-qiladah fiha khara-zun wa dhahab; also in Tirmidhi and Nasa'i).
9. From Abu Umamah: The Prophet (Allah bless him and give him peace) said, "Whoever makes a recommendation for his brother and accepts a gift offered by him has entered Riba through one of its large gates" (Bulugh al-Maram, Kitab al-Buyu', Bab al-Riba, reported on the authority of Ahmad and Abu Dawud).

10. From Anas ibn Malik: The Prophet (Allah bless him and give him peace) said, “Deceiving a mustarsal [an unknowing entrant into the market] is Riba” (Suyuti, al-Jami' al-Saghir, under the word ghabn; Kanz al-'Ummal, Kitab al-Buyu', al-Bab al-thani, al-fasl al-thani, on the authority of Sunan al-Bayhaqi).
11. From 'Abdallah ibn Abi Awfa: The Prophet (Allah bless him and give him peace) said, “A najish [one who serves as an agent to bid up the price in an auction] is a cursed taker of Riba” (Cited by Ibn Hajar al-'Asqalani in his commentary on al-Bukhari called Fath al-Bari, Kitab al-Buyu', Bab al-najsh; also in Suyuti, al-Jami al-Saghir, under the word al-najish and Kanz al-'Ummal, op. cit., both on the authority of Tabarani's al-Kabir).